

Letter of Map Revision for Santa Clara, California

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Effective Date: October 6, 2005

Areas Affected: The Cities of San Jose and Santa Clara from the Union Pacific Railroad to Interstate 280 and portions of the west overbank located within the unincorporated areas of Santa Clara County.

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Overview/Background

The Santa Clara Water District and the U.S. Army Corps of Engineers (USACE) have substantially completed flood protection improvements that may affect the flood insurance requirement for properties in the Guadalupe River floodplain, which includes properties in the Cities of San Jose and Santa Clara and portions of the unincorporated areas of Santa Clara County. The project includes levee, floodwall, storm drain, weir, and channel improvements, and bridge replacements along the Guadalupe River from the Union Pacific Railroad to Interstate 280. These improvements have been shown to meet the “adequate progress” requirements outlined in Section 61.12 of the National Flood Insurance Program (NFIP) regulations. On September 2, 2005, Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision (LOMR) showing the revised flood hazards. The LOMR will become effective on October 6, 2005.

The LOMR redesignated the Special Flood Hazard Area (SFHA) for many properties from Zone AH or Zone AO to Zone A99, a high-risk area that will ultimately be protected from flooding by a Federal flood-control system that is under construction. Homeowners receive reduced flood insurance premiums when located in Zone A99. Some properties have been redesignated Zone A, based on a study of the flood hazards that would remain upon completion of the project. While flood insurance is more costly in Zone A, FEMA has Grandfather rules that allow property owners, who maintain continuous flood insurance coverage, to continue to buy flood insurance that is cost-rated for the flood zone used when the flood insurance policy was originally purchased. Thus, property owners who do not have a lapse in their flood insurance coverage will not see a dramatic increase to their flood insurance premium. If your building will be placed in a Zone A when the new flood maps become effective and you currently have a flood insurance policy, you can retain the your current rate by simply renewing the policy each year before it expires. If your building will be placed in a Zone A on October 6, 2005, and you do not currently have a flood insurance policy, you should take advantage of this last opportunity to purchase a policy at a lower rate.

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Flood Zone Definitions

When inspecting the flood map panels, a basic understanding of the flood zone definitions is helpful. SFHAs have a 1-percent or greater chance of being flooded in any given year. They are shown on the Flood Insurance Rate Maps with flood zone designations that begin with the letter A or V. Under the law, federally regulated lenders must require borrowers with buildings that are located in these zones to purchase and maintain flood insurance. Flood zone definitions include the following:

- Zone A99 = Area of special flood hazard where enough progress has been made on a protective system, such as dikes, dams, and levees, to consider it complete for insurance purposes.
- Zone AH and AO = Area of special flood hazard with flood depths of 1 to 3 feet.
- Zone A = Area of special flood hazard without water surface elevations determined.
- Zones B, C, and X = Area of minimal to moderate flood hazard (where flood insurance is available but not required by federally regulated lenders).

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How to Obtain a Copy of the LOMR and Map Attachments

You may [download PDF files of the LOMR and map attachments](#) here. Please note that the files are large and may download slowly. If you experience problems, please contact the FEMA Map Assistance Center toll-free at 1-877-336-2627 (FEMA MAP).

Your local community has copies of the LOMR and map attachments that you may view. You also may order copies of the LOMR and Map attachments through the LOMC Distribution Coordinator, Michael Baker Jr., Inc., 3601 Eisenhower Avenue, Suite 100, Alexandria, Virginia 22304, or by fax at (703) 960-9125. Please note that the standard [Flood Insurance Study backup data fees](#) pertain.

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